

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

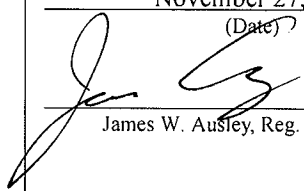
Applicant : Tidwell et al.
Appl. No. : 10/731,401
Filed : December 9, 2003
For : SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF A
FINANCIAL TRANSACTION
USING BIOMETRIC
INFORMATION
Examiner : Lisa M. Caputo
Group Art Unit : 2876
Conf. # : 4514

CERTIFICATE OF EFS WEB
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I hereby certify that this correspondence, and any other attachment noted on the automated Acknowledgement Receipt, is being transmitted from within the Pacific Time zone to the Commissioner for Patents via the EFS Web server on:

November 27, 2007

(Date)


James W. Ausley, Reg. No. 49,076

RESPONSE TO FINAL OFFICE ACTION OF JULY 27, 2007

Mail Stop AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action of July 27, 2007, Applicant submits the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.